



General Assembly

February Session, 2022

Raised Bill No. 377

LCO No. 2823



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR NEWBORNS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-490 of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective January 1, 2023*):

3 (a) Each individual health insurance policy delivered, issued for
4 delivery, renewed, amended or continued in this state providing
5 coverage of the type specified in subdivisions (1), (2), (4), (6), (10), (11)
6 and (12) of section 38a-469 for a family member of the insured or
7 subscriber shall, as to such family member's coverage, also provide that
8 the health insurance benefits applicable for children shall be payable
9 with respect to a newly born child of the insured or subscriber from the
10 moment of birth.

11 (b) Coverage for such newly born child shall consist of coverage for
12 injury and sickness including necessary care and treatment of medically
13 diagnosed congenital defects and birth abnormalities within the limits
14 of the policy.

15 (c) If payment of a specific premium or subscription fee is required to
16 provide coverage for a child, the policy or contract may require that
17 notification of birth of such newly born child and payment of the
18 required premium or fees shall be furnished to the insurer, hospital
19 service corporation, medical service corporation or health care center
20 not later than [sixty-one] one hundred twenty-one days after the date of
21 birth or the date of discharge from the hospital, whichever is later, in
22 order to continue coverage beyond such [sixty-one-day] period,
23 provided failure to furnish such notice or pay such premium or fees
24 shall not prejudice any claim originating within such [sixty-one-day]
25 period.

26 Sec. 2. Section 38a-516 of the general statutes is repealed and the
27 following is substituted in lieu thereof (*Effective January 1, 2023*):

28 (a) Each group health insurance policy delivered, issued for delivery,
29 renewed, amended or continued in this state providing coverage of the
30 type specified in subdivisions (1), (2), (4), (6), (11) and (12) of section 38a-
31 469 for a family member of the insured or subscriber shall, as to such
32 family member's coverage, also provide that the health insurance
33 benefits applicable for children shall be payable with respect to a newly
34 born child of the insured or subscriber from the moment of birth.

35 (b) Coverage for such newly born child shall consist of coverage for
36 injury and sickness including necessary care and treatment of medically
37 diagnosed congenital defects and birth abnormalities within the limits
38 of the policy.

39 (c) If payment of a specific premium fee is required to provide
40 coverage for a child, the policy may require that notification of birth of
41 such newly born child and payment of the required premium or fees
42 shall be furnished to the insurer, hospital service corporation, medical
43 service corporation or health care center not later than [sixty-one] one
44 hundred twenty-one days after the date of birth or the date of discharge
45 from the hospital, whichever is later, in order to continue coverage
46 beyond such [sixty-one-day] period, provided failure to furnish such

47 notice or pay such premium shall not prejudice any claim originating
48 within such [sixty-one-day] period.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>January 1, 2023</i>	38a-490
Sec. 2	<i>January 1, 2023</i>	38a-516

Statement of Purpose:

To extend the time period within which an insured shall: (1) Provide notice of the birth of a newborn, and (2) pay any required premium or subscription fee to continue the newborn's coverage beyond that period.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]